DEPARTMENT OF REAL ESTATE COMPOSITE REPORT OF

MORTGAGE LOAN/TRUST DEED ANNUAL REPORTS

Number of Reporting Brokers:	1994 - 329 19 1995 - 290 19	998 - 266 2002 999 - 265 2003	- 300 2005 - 336 - 300 2006 - 352 - 304 - 316
* Number Reporting Multi-Lend	er: 1999 - 139 2000 - 146 2001 - 159 2002 - 164 2003 - 163 2004 - 163 2005 - 16	6 9 4 3 1 4 3 Article 7	Other
I. LOANS ORIGINATED AS AG (Section 10131(d)) A. Total Loans	BENT	<u>Loans</u>	<u>Loans</u>
A. Total Loans	1993	3,132	54,052
	1994	2,284	33,431
	1995	2,026	15,330
	1996	1,535	11,571
	1997	584	7,451
	1998	520	9,786
	1999	511	11,407
	2000	554	10,602
	2001	488	9,904
	2002	424	13,718
	2003	302	14,868
	2004	216	16,153
	2005	179	18,193
	2006	150	15,339
Aggregate Principal Amo	unt 1993	\$40,516,729	\$7,527,402,859
	1994	\$30,676,716	\$4,662,875,657
	1995	\$31,199,913	\$2,209,872,953
	1996	\$24,887,818	\$1,278,603,031
	1997	\$8,969,571	\$965,696,691
	1998	\$8,208,229	\$1,453,015,738
	1999	\$8,317,746	\$2,061,484,817
	2000	\$8,899,425	\$1,973,990,575
	2001	\$8,295,235	\$1,926,499,358
	2002	\$7,174,984	\$3,130,092,119
	2003	\$5,997,036	\$3,457,580,377
	2004	\$4,289,182	\$4,587,143,212
	2005	\$2,929,970	\$5,749,378,571
	2006	\$2,407,663	\$4,952,869,615
Commissions Received	1993	\$4,837,766	\$167,350,067
	1994	\$3,589,242	\$88,822,171
	1995	\$3,250,122	\$67,744,345
	1996	\$2,307,159	\$53,459,831
	1997	\$795,133	\$39,611,565

		1998	\$779,846 Article 7 <u>Loans</u>	\$51,571,204 Other <u>Loans</u>
B.	Multiple Lender Leans	1999 2000 2001 2002 2003 2004 2005 2006	\$666,906 \$603,253 \$639,063 \$598,433 \$355,866 \$251,535 \$226,644 \$114,499	\$64,309,429 \$70,033,962 \$69,631,284 \$97,149,222 \$134,040,886 \$156,197,092 \$184,272,059 \$172,208,294
В.	Multiple Lender Loans (Fractionalized)	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	317 360 248 133 85 45 17 44 22 20 5 6 1	4,503 4,220 3,482 3,004 2,724 2,854 3,539 3,730 3,519 4,256 4,665 5,190 5,791 5,430
	Aggregate Principal Amount	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	\$5,158,646 \$5,683,719 \$4,102,618 \$2,311,010 \$1,633,437 \$723,025 \$326,700 \$1,014,200 \$586,501 \$486,000 \$147,894 \$105,000 \$17,650 \$90,500	\$561,526,615 \$542,902,046 \$398,442,275 \$436,685,539 \$413,803,408 \$533,881,421 \$735,332,229 \$841,479,360 \$870,325,882 \$1,297,253,852 \$1,588,861,463 \$2,197,966,789 \$2,468,078,804 \$2,434,028,274
C.	* Total Number of Investors Loans to Refinance Loans Previously Negotiated by	1999 2000 2001 2002 2003 2004 2005 2006	38 81 48 61 11 18 2 8	11,538 12,436 10,946 14,389 14,532 15,624 19,008 52,151
	Reporting Broker or Affiliate	1993 1994 1995	310 254 241	2,167 1,488 1,003

	1996 1997	98 45 Article 7 <u>Loans</u>	867 486 Other <u>Loans</u>
	1998 1999 2000 2001 2002 2003 2004 2005 2006	27 24 15 23 33 5 4 1	636 381 424 375 602 451 752 398 462
Aggregate Principal Amount	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	\$4,636,329 \$3,493,970 \$3,424,306 \$1,614,511 \$731,350 \$516,004 \$447,850 \$296,200 \$394,251 \$563,850 \$85,300 \$99,500 \$30,000 \$206,800	\$242,162,556 \$158,723,490 \$92,677,448 \$93,826,506 \$72,265,571 \$147,382,280 \$70,349,694 \$90,869,488 \$102,793,907 \$185,013,396 \$179,184,496 \$198,955,404 \$251,259,562 \$317,055,175
Balloon Payment and Interest-Only Loans	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	651 534 275 222 166 213 281 395 333 250 123 86 70 70	8,313 7,572 6,402 6,204 5,031 5,925 7,203 7,854 6,902 8,523 8,704 9,995 10,908 10,520
Aggregate Principal Amount (at maturity)	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	\$10,032,361 \$8,120,927 \$4,144,323 \$3,229,830 \$2,832,975 \$3,476,331 \$4,258,813 \$6,587,478 \$6,040,723 \$4,370,620 \$2,655,382	\$821,196,574 \$795,628,177 \$772,239,127 \$737,656,224 \$693,710,307 \$818,946,295 \$1,301,778,150 \$1,462,076,714 \$1,361,707,212 \$1,882,607,746 \$2,300,940,125

D.

	2004 2005 2006	\$1,794,729 \$1,200,189 \$1,208,365 Article <u>Loans</u>	\$4,286,577,638 \$3,885,629,067 \$3,690,845,973 Other <u>Loans</u>
II. LOANS ORIGINATED AS PRINC FOR RESALE (Section 10131.1) A. Total Loans	IPAL (FUND	ED BY BROKER)	
A. Total Edans	1993	1,752	50,302
	1994	1,751	42,373
	1995	1,383	3,990
	1996	1,022	3,870
	1997	260	1,743
	1998	417	2,963
	1999	261	3,933
	2000	153	4,366
	2001	157	4,028
	2002	42	2,342
	2003	46	2,368
	2004	22	2,663
	2005	22	2,297
	2006	19	1,884
Aggregate Principal	1993	\$23,663,664	\$6,528,024,240
	1994	\$23,583,076	\$5,397,648,308
	1995	\$18,231,932	\$339,450,848
	1996	\$14,454,763	\$363,474,119
	1997	\$3,356,018	\$254,118,462
	1998	\$5,382,034	\$477,072,674
	1999	\$3,338,902	\$669,966,107
	2000	\$1,987,967	\$814,548,241
	2001	\$1,932,324	\$813,011,551
	2002	\$693,846	\$378,775,999
	2003	\$552,976	\$463,436,721
	2004	\$337,018	\$620,859,005
	2005	\$306,300	\$652,648,589
	2006	\$243,500	\$599,879,009
Loan Origination or Other Fees in Lieu of Commission	1993	\$2,205,130	\$81,114,242
	1994	\$2,046,550	\$56,482,231
	1995	\$1,608,343	\$18,340,628
	1996	\$1,285,294	\$18,669,368
	1997	\$191,570	\$10,948,689
	1998	\$344,307	\$11,401,286
	1999	\$201,334	\$20,489,645
	2000	\$144,630	\$24,389,899
	2001	\$119,941	\$26,513,667
	2002	\$57,794	\$15,364,820
	2003	\$28,457	\$15,478,813
	2004	\$15,036	\$21,123,260
	2005	\$12,160	\$25,210,795
	2006	\$10,360	\$19,231,467

B. Loans to Refinance Loans

Broker or Affiliate 1993 105 3,559 1994 92 384 Article 7 Other Loans Loans 1995 198 13 1996 10 265 1997 34 126 1998 32 447 20 1999 520 2000 489 11 2001 7 641 2002 4 66 0 2003 102 2004 73 1 2005 2 52 2006 1 71 Aggregate Principal Amount 1993 \$1,672,349 \$471,010,356 1994 \$1,299,406 \$55,474,333 \$177,800 1995 \$40,122,228 1996 \$127,300 \$33,503,608 1997 \$478,195 \$35,185,274 1998 \$584,560 \$80,364,365 1999 \$295,228 \$82,912,120 2000 \$177,111 \$128,409,200 2001 \$111,200 \$148,728,010 2002 \$98,000 \$16,577,250 2003 \$25,404,495 0 2004 \$30,000 \$18,456,205 2005 \$45,200 \$11,292,000 2006 \$7,000 \$24,761,346 C. Balloon Payment and Interest-Only Loans 1993 445 5,896 1994 211 3,579 1995 46 1,283 1996 86 1,401 1997 48 1,114 1998 38 1,488 1999 81 1,950 2000 65 1,837 2001 123 1,160 2002 17 1,837 2003 29 1,750 1,900 2004 6 2005 13 2,195 2006 14 1,533 Aggregate Principal Amount (at maturity) 1993 \$6,573,374 \$687,128,253 1994 \$3,081,903 \$452,952,818 1995 \$727,866 \$156,090,079 1996 \$1,222,464 \$183,053,950

Previously Negotiated by Reporting

		1997 1998 1999 2000 2001	\$871,468 \$501,755 \$1,020,987 \$836,831 \$1,370,897 Article 7 Loans	\$190,109,318 \$173,163,678 \$378,238,445 \$445,528,740 \$321,438,730 Other Loans
		2002 2003 2004 2005 2006	\$302,797 \$373,499 \$74,303 \$210,527 \$149,908	\$301,131,293 \$344,888,890 \$454,093,530 \$612,899,313 \$515,492,114
D.	Principal (Broker Funded) Loans Resold			
	Single Purchaser a. Number	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	1,456 1,220 864 484 186 324 198 107 60 18 16 17	41,665 34,544 1,269 1,480 645 1,916 2,280 3,025 3,209 742 932 1,009 1,042 820
	b. Aggregate Selling Price	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	\$18,300,969 \$14,017,995 \$8,673,530 \$5,232,556 \$2,225,387 \$4,024,062 \$2,490,658 \$1,444,653 \$948,002 \$256,935 \$252,184 \$275,648 \$148,000 \$189,000	\$5,408,877,513 \$4,414,045,616 \$82,568,984 \$112,141,532 \$72,648,462 \$379,945,439 \$429,009,817 \$519,979,202 \$643,007,092 \$116,691,136 \$146,321,183 \$197,185,260 \$167,669,433 \$174,493,605
	Multiple Purchasers (Fractionalized) a. Number	1993 1994 1995 1996 1997 1998 1999 2000	41 43 25 54 34 22 17	929 913 646 720 693 863 1,016 1,021

	2001 2002 2003 2004 2005 2006	26 10 0 0 0 0 Article 7 <u>Loans</u>	678 851 776 887 864 719 Other Loans
b. Aggregate Selling			
Price	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	\$773,723 \$541,736 \$394,578 \$935,971 \$680,385 \$359,450 \$268,409 \$219,000 \$311,650 \$175,900 0 0	\$147,750,514 \$168,259,624 \$110,564,348 \$116,791,795 \$145,041,584 \$160,191,618 \$168,214,220 \$228,479,003 \$152,109,025 \$181,180,967 \$237,982,684 \$301,614,767 \$358,070,270 \$298,786,047
III. COSTS AND EXPENSES CHARG	SED TO BO	RROWERS	
IN ORIGINATED LOAN TRANSAC		\$3,240,963 \$2,362,295 \$4,342,546 \$2,511,622 \$450,564 \$651,529 \$436,445 \$460,141 \$393,427 \$351,512 \$149,630 \$112,686 \$72,066 \$65,162	\$93,520,110 \$54,562,226 \$39,622,089 \$47,061,137 \$24,539,661 \$38,989,956 \$50,490,254 \$46,188,040 \$38,770,707 \$49,891,557 \$67,262,864 \$84,101,785 \$111,839,396 \$88,167,506
Retained by Broker or Affiliate for Services	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	\$1,693,381 \$1,332,404 \$3,804,789 \$2,203,582 \$248,615 \$230,429 \$189,601 \$248,424 \$211,298 \$184,536 \$80,729 \$67,937 \$38,499 \$26,796	\$41,192,203 \$26,791,169 \$25,318,399 \$31,109,025 \$8,581,603 \$14,265,084 \$19,125,633 \$20,273,548 \$15,902,807 \$21,549,426 \$24,098,026 \$35,931,325 \$51,910,901 \$40,636,041

All Loans/Sales IV. LOANS FOR BROKER'S USE OR BENEFIT (Section 10231.2) All Loans/Sales * Number of Fractionalized Loans Aggregate Amount Borrowed \$15,017,111 \$13,862,841 \$1,800,895 \$1,436,243 \$1,519,724 \$2,334,767 \$12,989,861 \$28,835,489 \$2,106,500 \$8,677,877 \$10,831,750 \$10,552,250 \$22,090,900 \$11,211,000 V. SALES OF NOTES AS AGENT (Section 10131(e)) Total Loans 1,015 1,247

	2002 2003 2004 2005 2006	527 807 1,153 1,234 1,312
Selling Price (Total Loans)	1993 1994	\$69,111,118 \$83,987,784 <u>All Loans/Sales</u>
	1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	\$38,797,437 \$65,966,801 \$70,311,577 \$58,795,575 \$85,180,758 \$96,478,648 \$119,981,471 \$140,954,090 \$178,384,898 \$263,821,751 \$300,702,281 \$377,804,039
Commissions Received (Total Loans)	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	\$1,945,080 \$2,409,330 \$1,297,233 \$1,212,453 \$919,570 \$1,676,094 \$1,670,866 \$2,053,135 \$1,744,908 \$1,816,846 \$3,513,027 \$4,712,865 \$3,583,203 \$3,068,613
* Number (Multi-Lender)	1999 2000 2001 2002 2003 2004 2005 2006	71 66 99 86 172 404 709 520
* Number of Investors	1999 2000 2001 2002 2003 2004 2005 2006	219 233 389 255 327 1,057 1,489 1,405
* Selling Price (Multi-Lender)	1999 2000 2001	\$7,904,052 \$14,451,576 \$18,051,368

	2002 2003 2004 2005 2006	\$16,456,377 \$36,204,302 \$109,630,311 \$215,691,032 \$230,795,384
* Commissions Received (Multi-Lender)	1999 2000 2001	\$244,548 \$286,229 \$599,234 All Loans/Sales
	2002 2003 2004 2005 2006	\$466,777 \$513,146 \$896,630 \$857,761 \$1,183,660
VI. RESALES AS PRINCIPAL OF NOTES PURG	CHASED I	BY BROKER
(Section 10131.1) Number (Total)	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	225 174 180 330 230 329 231 105 95 45 202 349 394 718
Aggregate Purchase Price (Total)	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	\$14,114,432 \$17,330,868 \$19,887,453 \$31,414,913 \$28,585,992 \$15,549,569 \$27,173,093 \$22,081,554 \$34,793,618 \$12,135,243 \$32,568,564 \$84,987,601 \$89,417,687 \$194,338,559
Aggregate Resale Price (Total)	1993 1994 1995 1996 1997 1998 1999 2000 2001	\$14,799,218 \$17,595,868 \$19,912,821 \$32,101,267 \$28,762,584 \$15,555,077 \$27,443,133 \$22,091,379 \$34,991,834

	2002 2003 2004 2005 2006	\$12,308,244 \$32,347,641 \$85,089,235 \$89,722,791 \$194,421,502
* Number (Multi-Lender)	1999 2000 2001 2002	132 62 48 20 <u>All Loans/Sales</u>
	2003 2004 2005 2006	174 304 339 246
* Number of Investors	1999 2000 2001 2002 2003 2004 2005 2006	584 270 263 77 423 1,323 901 392
* Selling Price (Multi-Lender)	1999 2000 2001 2002 2003 2004 2005 2006	\$14,974,836 \$10,934,255 \$7,807,195 \$6,855,554 \$26,410,985 \$73,153,491 \$144,557,686 \$56,866,635
* Commissions Received (Multi-Lender)	1999 2000 2001 2002 2003 2004 2005 2006	\$72,958 \$373,355 \$317,062 \$212,735 \$320,554 \$614,238 \$543,428 \$38,553
VII. SALES OF REAL PROPERTY SALES (RPS) AS AGENT OR PRINCIPAL (Sections 10131)		
Number	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	53 225 74 40 84 27 89 164 101 40 60

	2004 2005 2006	89 100 24
Aggregate Selling Price	1993 1994 1995 1996 1997 1998 1999	\$12,043,813 \$23,700,420 \$12,815,630 \$5,711,850 \$13,736,785 \$4,737,102 \$17,899,490 All Loans/Sales
	2000 2001 2002 2003 2004 2005 2006	\$48,203,168 \$23,386,813 \$13,486,791 \$23,308,800 \$37,821,345 \$35,223,200 \$15,429,625
VIII. NOTE AND RPS CONTRACT SERVICING A. Number Serviced by Broker or Affiliate	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	150,249 189,216 116,746 122,146 111,602 100,514 95,010 106,774 99,059 90,178 75,478 67,246 58,766 57,431
* Number of Fractionalized Loans Serviced	1999 2000 2001 2002 2003 2004 2005 2006	14,994 15,769 17,024 17,334 17,750 19,118 18,898 20,485
B. Total \$ Amount Payments	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	No Data \$2,645,330,898 \$1,874,641,411 \$2,066,185,285 \$1,593,971,561 \$1,939,924,303 \$2,362,939,422 \$2,564,278,632 \$2,946,945,951 \$3,288,438,212 \$3,563,191,654

	0004	Φ0 0 5 0 0 5 1 05 :
	2004 2005 2006	\$3,958,871,954 \$4,444,139,673 \$4,761,461,878
* \$ Amount of Fractionalized Payments	1999 2000 2001 2002 2003 2004 2005 2006	\$958,996,074 \$1,081,828,484 \$1,182,327,328 \$1,470,288,191 \$1,847,699,125 \$2,325,060,834 \$2,472,778,539 \$2,792,845,865 All Loans/Sales
C. Total \$ Amount of Loans Serviced	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	No Data \$10,969,860,974 \$6,338,915,941 \$7,323,474,102 \$5,358,573,265 \$5,810,875,242 \$6,511,909,321 \$7,973,597,736 \$7,656,581,079 \$7,189,779,277 \$7,381,963,790 \$8,571,214,176 \$9,133,498,866 \$11,018,692,777
* \$ Amount of Fractionalized Loans Serviced	1999 2000 2001 2002 2003 2004 2005 2006	\$1,757,274,594 \$2,376,180,746 \$2,570,465,761 \$3,038,285,255 \$3,612,511,288 \$4,453,268,591 \$4,960,861,031 \$6,124,848,977
D. Late Charges1. Total Late Charges Paid	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	\$9,499,242 \$9,955,811 \$8,286,669 \$8,114,639 \$5,823,610 \$6,532,131 \$6,693,079 \$8,092,119 \$8,563,572 \$9,140,077 \$10,525,338 \$10,576,680 \$10,786,039 \$14,702,304
2. Retained by Broker or Affiliate	1993 1994 1995 1996	\$6,162,432 \$6,351,374 \$5,014,006 \$5,181,695

1997 1998 1999 2000 2001 2002 2003 2004	\$3,167,595 \$3,526,816 \$3,559,885 \$4,224,201 \$4,237,750 \$4,224,356 \$4,832,940 \$5,146,834
	\$4,832,940
2004	\$5,146,834
2005 2006	\$5,723,985 \$6,961,547

All Loans/Sales

E.	Prepayment Penalties		
	Number Prepaid	1993	33,513
		1994	16,684
		1995	7,735
		1996	8,711
		1997	3,921
		1998	4,861
		1999	7,316
		2000	6,247
		2001	6,054
		2002	7,637
		2003	8,167
		2004	9,707
		2005	8,598
		2006	8,782
	2. Total Paid by Borrowers	1993	\$14,634,078
	,	1994	\$12,968,286
		1995	\$8,832,233
		1996	\$9,913,442
		1997	\$2,074,043
		1998	\$2,463,171
		1999	\$1,904,039
		2000	\$1,743,979
		2001	\$2,409,028
		2002	\$3,093,437
		2003	\$3,079,911
		2004	\$6,512,200
		2005	\$7,882,500
		2006	\$7,760,622
		2000	\$7,700,022
	3. Retained by Broker or Affiliate	1993	No Data
	,	1994	\$2,834,234
		1995	\$2,989,976
		1996	\$3,386,735
		1997	\$849,886
		1998	\$1,027,019
		1999	\$617,885
		2000	\$682,329
		2001	\$685,336
		2002	\$811,137
		2003	\$1,029,193
		2004	\$1,898,789
		2005	\$2,492,707
		2000	ΨΖ, 40Ζ, 101

_	Total Other Charges of Braker or Affiliate	2006	\$2,114,369
F.	Total Other Charges of Broker or Affiliate for Servicing	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	\$24,517,130 \$25,105,198 \$21,137,628 \$24,212,940 \$10,525,783 \$12,439,144 \$14,819,515 \$22,299,453 \$26,585,113 \$32,127,980 \$34,030,465 \$38,817,811 All Loans/Sales
		2005 2006	\$56,465,650 \$68,362,126
G.	Notices of Default Filed	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	10,188 8,585 6,429 5,275 2,573 2,541 2,011 1,821 1,987 2,033 1,750 1,700 2,218 3,360
H.	Trustee's Sales, Judicial Sales or Deeds in Lieu of Foreclosure Recorded	1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	2,264 2,556 1,782 1,345 857 785 660 416 306 351 262 175 116 305

^{*} New category as of 1999